

In re:
Gary Seth Koppelman
Debtor

Case No. 23-10154-mdc
Chapter 7

District/off: 0313-2
Date Rcvd: May 19, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Gary Seth Koppelman, 1500 Chestnut Street, Suite 2-2505, Philadelphia, PA 19102-2737 |
| 14749740 | + Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238 |
| 14749748 | + Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525 |
| 14749758 | + LTD Financial Services, 3200 Wilcrest Suite 600, Houston, TX 77042-6000 |
| 14749762 | + PGW, 1800 North 9th Street, Philadelphia, PA 19122-2021 |
| 14749765 | #+ SRA Associates, 112 W. Park Dr., Suite 200, Mount Laurel, NJ 08054-1261 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | May 19 2023 23:45:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | May 20 2023 03:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 19 2023 23:45:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14749735 | + Email/Text: backoffice@affirm.com | May 19 2023 23:45:00 | Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862 |
| 14749737 | + Email/Text: Atlanticus@ebn.phinsolutions.com | May 19 2023 23:45:00 | Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555 |
| 14749739 | + Email/Text: bk@avant.com | May 19 2023 23:45:00 | Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112 |
| 14749744 | Email/Text: cfcbbackoffice@confinco.com | May 19 2023 23:45:00 | Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808 |
| 14749745 | Email/Text: cfcbbackoffice@confinco.com | May 19 2023 23:45:00 | Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714 |
| 14749741 | + EDI: CITICORP.COM | May 20 2023 03:41:00 | Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 14749742 | + EDI: WFNNB.COM | May 20 2023 03:41:00 | Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273 |
| 14749743 | + EDI: WFNNB.COM | May 20 2023 03:41:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 14749746 | + Email/PDF: creditonebknotifications@resurgent.com | May 19 2023 23:52:16 | Credit One Bank, Attn: Bankruptcy Department, |

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| | | | | |
|----------|---|--|----------------------|---|
| 14749748 | ^ MEBN | | May 19 2023 23:40:11 | Po Box 98873, Las Vegas, NV 89193-8873 |
| 14749752 | Email/Text: BNSFN@capitalsvcs.com | | May 19 2023 23:45:00 | Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525 |
| 14749755 | Email/Text: BNSTAZ@capitalsvcs.com | | May 19 2023 23:45:00 | First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117 |
| 14749770 | Email/Text: BNSTAZ@capitalsvcs.com | | May 19 2023 23:45:00 | Fnbo/ccs, Attn: Bankruptcy, Po Box 5081, Sioux Falls, SD 57117 |
| 14749754 | Email/Text: BNSFS@capitalsvcs.com | | May 19 2023 23:45:00 | TAZ Visa, PO Box 5081, Sioux Falls, SD 57117-5081 |
| 14749749 | + EDI: BLUESTEM | | May 20 2023 03:41:00 | First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117 |
| 14749751 | ^ MEBN | | May 19 2023 23:40:04 | Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 14749753 | + EDI: AMINFOFP.COM | | May 20 2023 03:41:00 | First Digital Card, Attn: Bankruptcy, Po Box 85650, Sioux Falls, SD 57118-5650 |
| 14749756 | + EDI: PHINGENESIS | | May 20 2023 03:41:00 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 14749747 | EDI: IRS.COM | | May 20 2023 03:41:00 | Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 14749759 | Email/Text: ml-ebn@missionlane.com | | May 19 2023 23:45:00 | Department of Treasury, Internal Revenue Service, Philadelphia, PA 19255 |
| 14749761 | Email/Text: bankruptcies@penncredit.com | | May 19 2023 23:45:00 | Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348 |
| 14749760 | + Email/Text: bankruptcygroup@peco-energy.com | | May 19 2023 23:45:00 | PennCredit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110 |
| 14749763 | Email/Text: joey@rmscollect.com | | May 19 2023 23:45:00 | Peco, 2301 Market Street, Philadelphia, PA 19103-1380 |
| 14749764 | + Email/Text: clientservices@remexinc.com | | May 19 2023 23:45:00 | Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235 |
| 14749738 | Email/Text: bankruptcy@self.inc | | May 19 2023 23:45:00 | Remex Inc, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515 |
| 14749766 | + Email/Text: bankruptcy@sw-credit.com | | May 19 2023 23:45:00 | Atlantic Capital Bank, Attn: Bankruptcy, 945 East Paces Ferry Road, 16th Floor, Atlanta, GA 30326 |
| 14749767 | + EDI: RMSC.COM | | May 20 2023 03:41:00 | SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957 |
| 14749768 | + EDI: RMSC.COM | | May 20 2023 03:41:00 | Synchb/Harbor Freight, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 14749769 | + EDI: RMSC.COM | | May 20 2023 03:41:00 | Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 14749772 | EDI: TDBANKNORTH.COM | | May 20 2023 03:41:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 14749773 | + EDI: TCISOLUTIONS.COM | | May 20 2023 03:41:00 | TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243 |
| 14749774 | ^ MEBN | | May 19 2023 23:40:06 | Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710 |
| | | | | Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 14749771 | | Tbom/vt |
| 14749736 | *+ | Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862 |
| 14749750 | *+ | Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 14749757 | *+ | Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2023 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| CHRISTINE C. SHUBERT | christine.shubert@comcast.net J100@ecfcbis.com |
| ERIK B. JENSEN | on behalf of Debtor Gary Seth Koppelman erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 3

Information to identify the case:

| | | | |
|---|----------------------------------|-------------|--|
| Debtor 1 | Gary Seth Koppelman | | Social Security number or ITIN xxx-xx-9875 |
| | First Name | Middle Name | EIN _____ |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | | Social Security number or ITIN _____ |
| | First Name | Middle Name | EIN _____ |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 23-10154-mdc | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary Seth Koppelman

5/18/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.